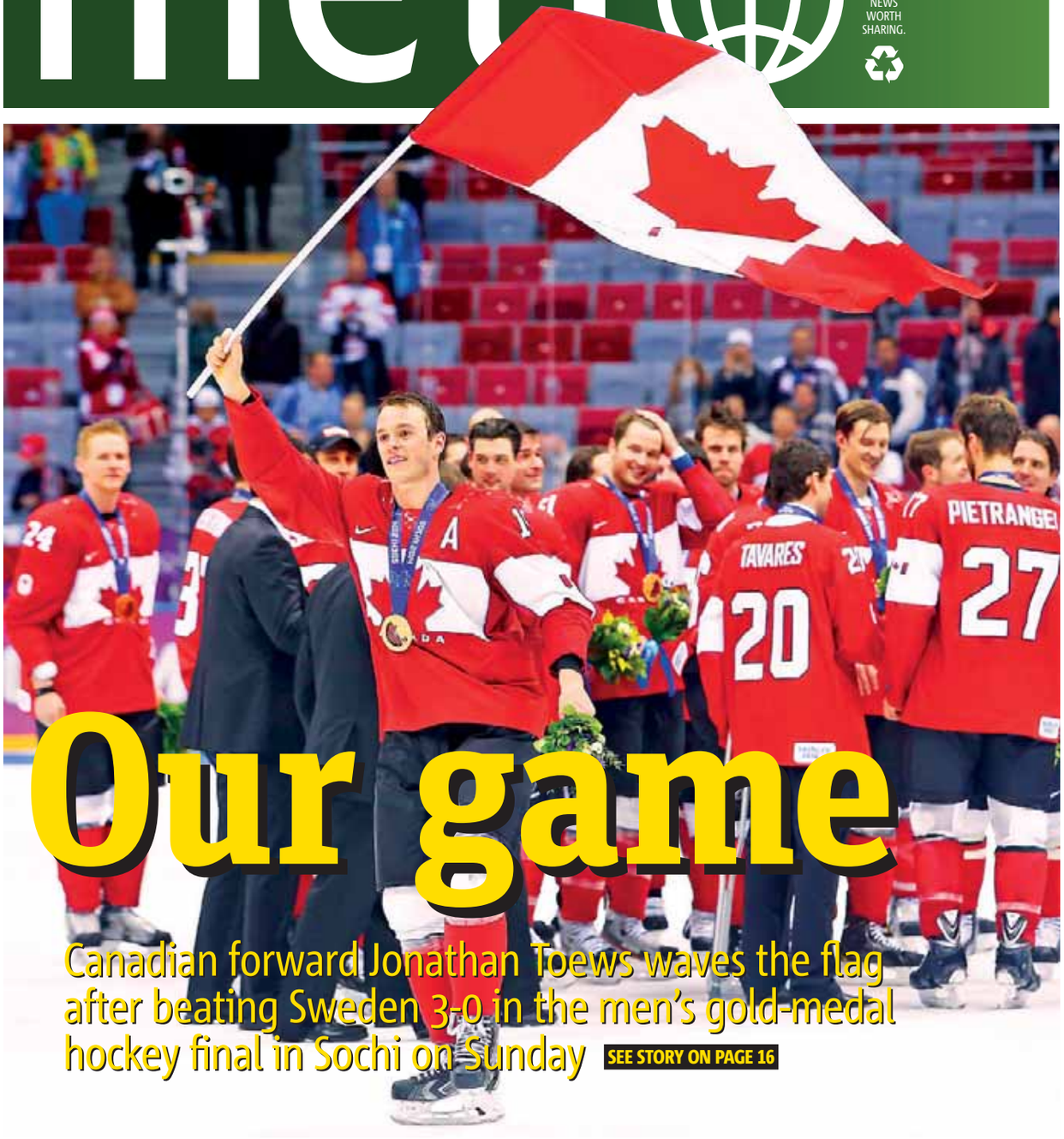
VANCOUVER metro®

NEWS WORTH SHARING.



# Our game

Canadian forward Jonathan Toews waves the flag after beating Sweden 3-0 in the men's gold-medal hockey final in Sochi on Sunday SEE STORY ON PAGE 16

MATT SLOCUM/THE ASSOCIATED PRESS

## Liberals vote to support 'death with dignity'

But federal leader Justin Trudeau's stance remains unknown PAGE 4

## Presidency wrested away in Ukraine

Key opposition figure assumes power amid fears the nation may split along cultural lines PAGE 5

## Today's issue may make you richer

Determine your 'burn rate,' such as how fast you burn through cash, to get back on track PAGES 10 & 14

## Will Jesus Christ get voted off?

Reality TV pioneer takes on the story of the Son of God PAGE 8

RBC Royal Bank
adds up to $16,856* in 10 years
$9,091* 6 years
$4,206* 3 years
Investing $25 a week
Turn once a week into once in a lifetime.
Explore life after kids. Start investing $25 a week, today.
Start today. Visit a branch or rbc.com/blossom or call 1-866-783-5995.
Advice you can bank on™

Financial planning services and investment advice are provided by Royal Mutual Funds Inc. (RMFI). RMFI, RBC Global Asset Management Inc., Royal Bank of Canada, Royal Trust Corporation of Canada and The Royal Trust Company are separate corporate entities which are affiliated. RMFI is licensed as a financial services firm in the province of Quebec. * The example assumes a 5% annual rate of return in a Tax-Free Savings Account. Example is strictly for illustrative purposes only and not intended to be representative of the performance of any actual or future investment available to investors. Actual client returns may differ substantially. ® / TM Trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. Used under licence. © 2014 Royal Bank of Canada. All rights reserved.

# Cycling a way out of bad cycles

**Spoke Songs.** Ex-addict hopes biking will help others ride to recovery

MATT KIELTYKA
matt.kieltyka@metronews.ca

Vancouver's public bike share may have stalled but Jonathan Orr is unstoppable.

Struggling with addiction, Orr credits receiving an old Raleigh 10-speed bicycle in 2011 as a turning point in his life.

Riding and learning to repair the bike was pivotal in his recovery, and now — with the help of PHS Community Services Society — he's developing a micro-community bike-share program for others trying to overcome their substance-abuse problem.

Spoke Songs, Orr's organization that promotes the healing value of cycling, kicked off its second year in Vancouver on Friday with an opening celebration at the Downtown Eastside's Interurban Art Gallery.

There, PHS and Spoke Songs accepted the first donations of "pre-loved" bicycles to help set up their own version of a bike-share program.

Once enough bikes have been collected, PHS Drug Users Resource Centre will organize a series of guided rides to promote health through cycling.

"The idea is they would go on guided rides and meet once a week," said PHS executive director Liz Evans. "Once they get more comfortable with their riding, the bikes would be theirs to borrow and ride, like a bike co-op in a way. It's something Jonathan is really passionate and committed to."

Evans said 14 bikes were donated Friday night, four of them brand new.

"They were pretty surprised at the quality of some of the bikes," she said. "It was great to have people come to the Interurban with a bike on a rainy Friday night."

The bike drive hopes to reach a target of 25 bikes.

Donations are being accepted at the gallery (1 East Hastings) until Feb. 28, from noon to 5 p.m.

## We stand on guard for thee (and thee and thee)

A woman draped in a Canadian flag and other fans gather at the Olympic Cauldron in Vancouver on Sunday, which was lit after the Canadian Olympic men's hockey team defeated Sweden to win the gold medal at the Sochi Winter Olympics.

DARRYL DYCK/THE CANADIAN PRESS

## Snowboarder lost, found. Rescue group warns not to go out-of-bounds

For those thinking about ducking out-of-bounds to enjoy untouched powder, North Shore Rescue has one word — don't.

"The ski patrol doesn't put (the rope line) up for esthetics," rescuer Curtis Jones posted on the NSR website after the search team rescued a snowboarder who got lost out-of-bounds at Cypress Mountain on Saturday around 7 p.m.

"Going out-of-bounds on the North Shore is especially deadly: gullies are steep and often end in waterfalls and with deep snow it is often impossible to get back to the resort," Jones wrote.

The team found the snowboarder, who sent friends his GPS co-ordinates from his cell phone and was carrying a whistle, but recommended a better course of action if lost.

North Shore Rescue asks people to call 911 instead of friends, stay put and remember there is no charge for rescues. Cell phones should be turned off to conserve batteries after authorities are alerted.

Those who want to make their own tracks should enter the backcountry through a designated access gate only if they've checked the avalanche forecast and are carrying the right gear, including a transceiver, a probe and a shovel. EMILY JACKSON/METRO

**Downtown Eastside**

## Police search for stabbing suspect

A suspect remains at large after a stabbing in the Downtown Eastside sent one man to hospital with a serious wound on Friday afternoon.

Police found the victim, who remains in hospital in stable condition, suffering from serious injuries at Main and Cordova around 4 p.m.

Investigators believe the two men were in a fight and the stabbing was targeted, but have yet to identify the suspect.

One week earlier, a woman was stabbed by a stranger four blocks away from this crime scene. The suspect in that case was charged with attempted murder. EMILY JACKSON/METRO

## LNG. Companies say tax too high, Coleman says it's almost at sweet spot

One of the first questions B.C.'s Finance Minister Mike de Jong was asked when he introduced the Liberal government's proposed Liquefied Natural Gas Income Tax as part of last week's budget, was how oil and gas companies would react to paying a tax that could top out at seven per cent.

"Of course, they want zero," he replied. But de Jong pointed to a recent government-commissioned Ernst and Young survey that concluded B.C.'s all-in taxes — corporate, federal, provincial, municipal, carbon and the new LNG tax — put the province near or at the top of the heap compared to the tax regimes of potential competitors in Australia and the U.S.

The provincial budget last week revealed the government's proposed two-tiered LNG tax, which will be introduced as legislation in the fall. The first tier will be 1.5 per cent to be introduced at the start of production. The second tier, when introduced, could rise to seven per cent once the plant is running and capital costs have been deducted.

B.C. Natural Gas Development Minister Rich Coleman said more than nine months of work have gone into developing the tax regime and he's convinced it will keep B.C. competitive.

THE CANADIAN PRESS

# Investigation. RCMP hope public can help identify suspect in acid attack

RCMP in British Columbia are appealing for the public's help in identifying a man wanted in a disturbing acid attack.

Mounties say the man entered a Surrey business on Sept. 7 and threw a jar of acid on the owner's wife in what police believe was a targeted attack.

He then fled on foot and likely got into a vehicle waiting nearby.

Surrey RCMP say they've exhausted all possible avenues of investigation and today released video footage, hoping someone in the public may be able to identify the suspect.

In the video, a white male can be seen carrying a clear glass-type mug with clear liquid inside.

The RCMP released this photo of a man, right, wanted for a vicious acid attack last fall. RCMP

Cpl. Bert Paquet says the attack has had devastating consequences for the victim.

THE CANADIAN PRESS

# Environment. Councillor wants to keep Vancouver green, literally

From the 400-hectare Stanley Park to gardens built on traffic circles, Vancouver is known for its gorgeous green spaces.

One councillor wants to make sure these public green spaces are here to stay as the city develops land for the influx of residents expected in the next 30 years.

Coun. Andrea Reimer has proposed Vancouver develop a no net loss of public green space policy in support of its greenest city goals and its strategy to become a healthy city.

Public parks, gardens and beaches make up about 11 per cent of the city's landmass, according to the city.

As it stands, the city's goal is to ensure every Vancouverite lives within a five-minute walk of a public green space by 2020.

Reimer's motion comes as the city prepares to decide on a massive development at the Oakridge Centre that would build all its green space in the form of a six-acre rooftop park.

Reimer also wants staff to include biodiversity targets in the greenest city strategy. Council will vote on her motion next week.

EMILY JACKSON/METRO

On the web

For more local news go to metronews.ca

The NPA has pledged to re-open Point Grey Road to through traffic if it wins a majority in this fall's civic election. EMILY JACKSON/METRO FILE

# Opposition to Point Grey Road closures continues

## Traffic issues. NPA entrenches opposition to closures

EMILY JACKSON
emily.jackson@metronews.ca

Angry residents who don't like the Point Grey Road closure to cars have a friend in Vancouver's largest civic opposition party.

The Non-Partisan Association (NPA) has published letters on its website from irate resident Nelson Skalbania, former owner of the B.C. Lions, to draw attention to the controversial closure of the two-kilometre stretch of oceanfront property to through traffic to create a seaside greenway for pedestrians and cyclists.

Skalbania, a cyclist who has lived on the street for 25 years, is "aghast and disappointed" that he can no longer directly drive two blocks west to Jericho Beach and must instead navigate congested side streets, he wrote in letters to the mayor, council and The Province newspaper.

Even though city officials have said there haven't been any major issues with traffic since the closure, the issue is still simmering in the neighbourhood with graffiti reading "Chip's private road" blackening the concrete barriers at Macdonald Street on the weekend. (Chip Wilson of Lululemon riches owns a home on the exclusive street.)

And the NPA is ready to jump on the division for political purposes.

NPA Coun. George Affleck pledged to re-open the road to cars if the party has a majority elected.

As it stands Vision Vancouver dominates council with the mayor and seven of 10 councillors.

Affleck also wants staff to install traffic signals on 4th Avenue to mitigate possible issues with traffic diverted from Point Grey Road. Council will vote on that motion next week.

Despite the opposition, there are many residents who support the changes that make the road quieter and encourage active use of the beautiful stretch. They compare it to traffic calming measures in the West End.

Thousands petitioned council for the closure, which creates a seawall-esque connection between Kits Beach and the western beaches.

Become a Special Education Teacher's Assistant

- Train for an in-demand career
- Assist children in need
- Upcoming start dates

Six locations to choose from!
www.mticc.com
604-310-2684

MTI COMMUNITY COLLEGE

# ‘Potential.’ Olympic chief hopes Canada launches another bid for the Games

Marcel Aubut hopes Canada bids to host another Games before his term as the country’s Olympic boss is over.

The president of the Canadian Olympic Committee was asked whether Canada will consider bidding on another Winter Games after seeing the success the Russian team has had in Sochi.

“What I want is Canada to get interested again, be serious about bidding for Olympics, winter and summer really … fine with me,” Aubut said on Sunday. “There’s potential not only in winter, there’s also potential in summer, especially with the Pan Am Games in 2015 in Toronto. The next step could be like Rio, just getting the Olympic Games.”

THE CANADIAN PRESS

Canadian Olympic Committee president Marcel Aubut GETTY IMAGES

**Farm quarantined**

## Pig virus found in Quebec

Quebec has confirmed a case of the pig virus that has already killed millions of piglets in the U.S., the fourth province to do so.

THE CANADIAN PRESS

**Diesel fuel spilled**

## Train derails in Montreal

Crews were cleaning up Sunday after a CN train jumped the tracks in a Montreal neighbourhood, spilling diesel fuel.

THE CANADIAN PRESS

# Liberals vote to legalize medically assisted suicide

Justin Trudeau votes on a resolution during the Liberal convention in Montreal on Sunday. GRAHAM HUGHES/THE CANADIAN PRESS

**But where does the leader stand?** Trudeau goes MIA as convention delegates pass ‘death with dignity’ resolution

Federal Liberals have voted in favour of legalizing assisted suicide, but whether leader Justin Trudeau will run with the idea is a mystery.

Trudeau was not in the room Sunday when delegates to the party’s national convention passed a resolution urging that voluntary, medically assisted death be decriminalized — although moments earlier he was outside the convention hall, cheering as the Canadian men’s hockey team won gold.

He was in the room later when delegates gave him an overwhelming endorsement of his decision to kick senators out of the Liberal caucus.

In an interview with CTV, Trudeau declined to give his personal view on assisted suicide, saying he’s waiting for the Supreme Court to rule on some pending cases that could provide guidance on the issue.

He did allude to the “death with dignity” resolution, jointly proposed by the party’s women’s and youth commissions, in relatively positive terms during a keynote speech Saturday, but stopped short of taking a clear stand.

The resolution, Trudeau said, challenges Liberals “to expand our idea of what it means to be a free citizen in a modern democracy” and “to reflect on giving terminally afflicted Canadians the choice to end their pain and suffering and plan their own death with dignity.”

Voluntary, medically assisted death should be decriminalized, states the resolution — after a public consultation and an oversight system to protect the vulnerable. It passed by a show of hands after a brief debate. THE CANADIAN PRESS

# Recovered. Documents detail lavish spending of Ukraine's ousted president

Ousted president Viktor Yanukovych
THE ASSOCIATED PRESS

Cash: $13 million. Decoration of a dining hall and tea room: over $2.5 million. Statue of a wild boar: $128,000. "A bribe": $4,400.

These are some of the expenses detailed in financial documents found in President Viktor Yanukovych's abandoned residence, which was occupied by protesters after the leader fled the capital.

After Yanukovych's departure Friday, the estate was opened to visitors. Ukrainians, many bringing their children, rushed to tour the parks and reacted with wonder and revulsion at the opulence, including Yanukovych's private golf courses, pig farm and small zoo with ostriches and peacocks.

Meanwhile, journalists combed through heaps of documents that appeared to show a leader who basked in extravagant wealth while his country sought bailouts from both the West and Russia.

Many financial and other documents had been burned, while others were dumped in a lake before Yanukovych fled his closely guarded residence, flying to the eastern city of Kharkiv, where his support base is strongest. But divers were able to retrieve many of the documents, and activists laid them out to dry.

Photos of the documents were posted online by Mustafa Nayem, a top Ukrainian investigative journalist for the Ukrainska Pravda website and Hromadske.tv online news channel. Other respected Ukrainian news outlets also reported on the documents. THE ASSOCIATED PRESS

# Ukraine faces uncertainty as opposition assumes power

**New government.** After deadly political standoff, president leaves Kyiv but refuses to step down

A top Ukrainian opposition figure assumed presidential powers in Kyiv on Sunday.

President Viktor Yanukovych called the move a coup and insisted he would not step down, but his whereabouts and grip on power are unclear after he left Kyiv Friday for his support base in eastern Ukraine.

Protest leaders and Yanukovych agreed Friday to form a new government and hold early elections. Parliament slashed the president's powers and voted to release his rival, former Prime Minister Yulia Tymoshenko, from prison.

By Saturday, protesters had taken over the capital of Kyiv and seized the president's office as parliament voted to remove him and hold new elections.

Tymoshenko, the blond-braided and controversial heroine of Ukraine's 2004 Orange Revolution, spoke to an excited crowd of 50,000 in central Kyiv Saturday night from a wheelchair because of a back problem aggravated during her imprisonment.

On Sunday the parliament voted overwhelmingly to temporarily hand the president's powers to speaker Oleksandr Turchinov — one of Tymoshenko's most loyal allies.

The newly emboldened parliament struggled Sunday to work out who is in charge of the country and its ailing economy.

Fears percolated that some regions might try to break away as Ukraine is deeply divided between eastern regions that are largely pro-Russian and western areas that widely detest Yanukovych and long for closer ties with the European Union.

Yanukovych set off a wave of deadly protests by shelving an agreement with the EU in November.

THE ASSOCIATED PRESS

People gather for prayers and to listen to speakers in Independence Square on Sunday in Kyiv. BRENDAN HOFFMAN/GETTY IMAGES

**Leaders call for democracy**

**U.S. President Barack Obama's national security adviser said that in a phone conversation with Russian President Vladimir Putin, the leaders agreed that a political settlement should ensure the country's unity.**

- Meanwhile, former Soviet leader Mikhail Gorbachev said Sunday that the political crisis in Ukraine stems from its government's failure to act democratically.

UNLEASH
THE
ATHLETE
WITHIN...
LIMITED TIME OFFER!
DOWNLOAD A
FREE CLASS PASS
AT SNCLUBS.COM
TODAY!
$0
JOINING FEE
+ LOW MONTHLY DUES
Applies on select memberships only. Certain conditions apply, see any location for details.
Within all of us there is a desire to succeed and achieve greatness. This is your time to triumph and reach new heights. No matter what your fitness goals, remember that nothing is impossible...
VISIT US ONLINE
SNCLUBS.COM
CALL US
604.495.NASH (6274)
STEVE NASH
FITNESS WORLD
& SPORTS CLUB
TRUE 2 FORM

NEED MONEY?
$300 - $1500
• No credit checks
• No upfront fees
CALL NOW!
1-866-499-5629
WWW.MYNEXTPAY.CA

Looking for loan to start small business, buy tools, take training to upgrade skills?

DIVERSEcity, partnered with Vancity, is offering several micro-loans products to assist immigrants who are ineligible for traditional credit to achieve their professional goals in Canada. The loan ranges from $500-$5,000 and offers a flexible schedule to help individuals to repay the loan at an affordable amount.

604-547-2002 | microloans@dcrs.ca

Vancity
DIVERSEcity

MoneyProvider.com
$500 Loan and more
Fast, easy and secure
No credit refused
1-877-776-1660
www.moneyprovider.com

## Fruits of labour felled as drought drags on

Alan Thompson of G&F Agri Service LLC looks at a tree as he manages a crew of heavy equipment operators that removed an almond orchard at Baker Farming Company in Firebaugh, Calif., earlier this month. The state's drought has forced farmers to remove some almond orchards earlier than they normally would because they don't expect to have enough irrigation water. Thompson said the drought hurting farmers has increased his business by about 75 per cent. SCOTT SMITH/THE ASSOCIATED PRESS

# An RRSP plan for every stage of life

HOW TO ROLL
Alison Griffiths
metronews.ca

In a perfect world there would be no either-or financial choices. You would have piles of disposable income available to funnel regularly into retirement and education savings, non-registered investments and debt payments.

Alas, the world isn't financially perfect. At this time of year there are multiple calls on every savings dollar. Here are three age-specific RRSP strategies.

**Under 45?**
Contribute the maximum possible to an RRSP through automatic deposits. If you have children, use the annual refund for education savings (RESP). If you are still short of $2,500 annually per child (which attracts the maximum Canada Education Savings Grant of $500 annually), review the household budget to free up more cash. Cutting five to 10 per cent of spending isn't usually too painful.

But if high-interest debt is hanging around, pay it down with the refund.

Those without children should devote the refund to debt.

**Over 45?**
Focus on your future. There's still time to boost retirement savings but don't put it off any longer.

Increase RRSP savings even if that means chopping a vacation or reducing or stopping RESP contributions.

Deposit any refund into an RRSP. However, if there is high-interest debt eliminate it first, then channel extra money into retirement savings.

**Over 60?**
Yes, there is still time to save. Don't borrow to contribute to an RRSP. It's too risky.

At this point, getting rid of personal and mortgage debt is critical. If you cannot increase payments, skip RRSP contributions until debt is manageable based on your expected (not current) post-retirement income.

Those with larger RRSP or other pension accounts should maximize TFSA deposits or save in a non-registered option for post-retirement flexibility and to reduce taxes.

Those with lower incomes who will be eligible for the Guaranteed Income Supplement may be better off saving in a TFSA.

Internal report

## Middle class mired in debt

Canada's middle class is mortgaging its future to stay afloat, making the Canadian dream "a myth more than a reality."

That's the blunt assessment of an internal Conservative government report, an unvarnished account of the plight of middle-income families. THE CANADIAN PRESS

Movie downloading

## TekSavvy must reveal customer names: Court

A Canadian Internet service provider has been ordered to hand over the names and addresses of about 2,000 customers who allegedly downloaded movies online.

A Federal Court decision released Thursday compels Ontario-based TekSavvy to identify the customers allegedly linked to downloads of films by the U.S. production company Voltage Pictures, which is behind the likes of The Hurt Locker, Dallas Buyers Club and Don Jon.
THE CANADIAN PRESS

Group of 20 meeting

## G20 vows to boost world economy by $2 trillion by 2019

Finance chiefs from the 20 largest economies agreed Sunday to implement policies that will boost the world GDP by more than $2 trillion over the coming five years.

Australian Treasurer Joe Hockey, who hosted the Group of 20 meeting in Sydney, said the commitment from G20 finance ministers and central bankers was "unprecedented."
THE ASSOCIATED PRESS

New location in Burnaby

Sandra Soroka
Senior Manager
E Sandra.Soroka@ca.gt.com

Blake Elyea, CGA, CIRP
Proposal Administrator, Trustee
E Blake.Elyea@ca.gt.com

Imagine a future without debt
Talk to us about a consumer proposal.

Call toll free 310 8888 or visit GTdebt.ca
Phone consultations and evening and Saturday appointments available.

Grant Thornton
Proposal Administrators & Trustee in Bankruptcy
Grant Thornton Limited. A Canadian Member of Grant Thornton International Ltd.

# OLYMPIC WEIRDNESS ABOUNDS

URBAN COMPASS

**Paul Sullivan**
vancouver@metronews.ca

As you bathe in the golden glow of Canada's triumph over Sweden, consider this nagging question:

Are the Olympics getting weirder?

Was it this weird in Vancouver?

Of course, we had to airlift snow to the slopes and put up with the pathetic whining of British reporters, but the Sochi Games have to get the gold medal for weirdness.

Consider: These have been the warmest Winter Olympics ever. It was 16 C on three days. Sochi has more palm trees than Los Angeles, never mind Vancouver.

Consider: To begin with, many Olympic sports are just plain weird, such as skeleton and team-pursuit short-track speedskating (why are those three people marching in line on skates, daddy?).

But some of the newer ones are completely baffling. Try parallel slalom snowboarding. Two competitors head down the slope at the same time, on opposite sides of the hill.

Why are they doing this? To save money on snow? Too many snowboarders, not enough slopes? It's not as if the matchups themselves are meaningful. Maybe it's to simulate conditions on real slopes ... look out for the snowboarders, those guys are crazy.

Consider: These games cost $50 billion to stage. You'd think for that price the toilets would work. The Games have been plagued by so many problems, the @sochiproblems Twitter site attracted more followers than the @sochi2014 site.

Fortunately, this may be it for over-the-top Olympics. The 2018 games in Pyeongchang, South Korea, will cost more like $7 billion, and it will actually be winter in Pyeongchang. Of course, the South Korean winter resort town is only 50 miles from the weirdest place in the world, Kim Jong-un's North Korea, so watch for extreme weirdness.

Still, it can't get much weirder than it did the other day when the members of Pussy Riot, the youthful equivalent of the Raging Grannies, turned up at the entrance to the Games in Sochi and started singing "Putin Will Teach You How to Love the Motherland," which attracted the ire of "Cossack militia" who immediately began pepper-spraying the young women, and then beating and whipping them (yes, whipping) mercilessly.

While this was going on, the world's media were safe and cosy inside the gates rhapsodizing about the fantastic $50-billion Games. It's a theme that continued into Sunday's typically bloated closing ceremonies, as the CBC commentators gee-whizzed through the giant bear puppets, Russian composers and pyrotechnics.

The weirdest thing about the Olympics? All of the above doesn't matter. Sidney Crosby scored a goal and Canada won the gold medal in men's hockey for the second time in a row. So what if in his day job he wears the uniform of the Pittsburgh Penguins, a noted American institution? He's our boy. It's our team. Canada rocks.

Nothing weird about that, is there?

ZOOM

## Panda hangs out slide-side

IMAGINECHINA/REX

### Panda cub lives life on the edge

It's time for some panda play-down at Chimelong Safari Park in Guangzhou, southern China.

The six-month-old giant cub called Long Long seems to be freestyling with his very own version of toy-slide parkour.

These cute critters are known for their playtime antics with one YouTube video of sliding pandas reaching almost six million hits.

METRO WORLD NEWS

**In danger**

- Experts estimate there are only 1,000 giant pandas living in the world, thanks to human destruction of their habitat in search of natural resources. The majority are found in China.
- The creation of 14 new panda reserves in China brings the total number of facilities to 26.

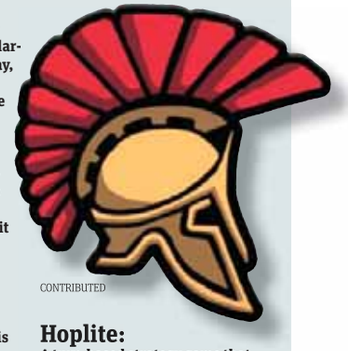
Clickbait

ANDREW FIFIELD
andrew.fifield@metronews.ca

**Well, the Olympics are over and now we all have to turn back to old-fashioned ways to while away the hours. Here are a couple of mobile games to help solve that problem.**

### Threes:

**After the abrupt demise of Flappy Bird, Threes is easily the current darling of the App Store. The gameplay, boiled down, consists of sliding boxes around your screen to create factors of three. Sounds terrible, right? Incorrect. Things can get quickly out of control as your actions force other blocks into shifting about the screen, laying waste to best-laid plans. Ugh. That still sounds weak. You just have to see it in action. It's the ultimate mobile game. (iOS/$1.99)**



CONTRIBUTED

### Doctor Life:

**If Threes sounds a little hectic, this gentle hospital sim eases you into things with a basic tutorial on how to make your pocket clinic run smoothly. Diagnose patients, succeed at random challenges and expand your hospital to become the premier fake health-care institute in your fake community. (iOS/$2.99)**

### Hoplite:

**A turn-based strategy game that tasks you with moving troops across a hex-based grid, battling any obstacles that try to put a damper on that march. The graphics couldn't be much more basic, but the randomly generated levels ensure infinite replay potential. (iOS/$1.99)**

Twitter

**@metropicks asked: What would you say to the mom who bought 19 'indecent' T-shirts after a store refused to remove them from display?**

**@ctmwyn:** All the power to this move. I would even suggest returning the purchase at the same location.

**@Canucklehead_ca:** Overheard minutes later at store HQ: "They're FLYING OFF THE SHELVES there - send them a TRIPLE orders ASAP!!!"

**@SteveDodd:** Next stop for her: Source Adult Video.

**Follow @metropicks and take part in our daily poll.**

**WE WANT TO HEAR FROM YOU:**
Send us your comments: vancouverletters@metronews.ca

metro

**President** Bill McDonald • **Vice-President & Group Publisher, Metro Western Canada** Steve Shrout • **Editor-in-Chief** Charlotte Empey • **Deputy Editor** Fernando Carneiro • **National Deputy Editor, Digital** Quin Parker • **Managing Editor, Vancouver** Jeff Hodson • **Managing Editor, News & Business** Amber Shortt • **Managing Editor, Life & Entertainment** Dean Lisk • **Sales Manager** Chris Mackie • **Distribution Manager** George Acimovic • **Vice-President, Sales and Business Development** Tracy Day • **Vice-President, Creative and Marketing Services** Jeff Smith • **Vice-President, Finance** Phil Jameson • **METRO VANCOUVER** 375 Water Street - Suite 405 Vancouver, BC V6B 5C6 • **Telephone:** 604-602-1002 • **Fax:** 604-648-3222 • **Advertising:** 604-602-1002 • adinfovancouver@metronews.ca • **Distribution:** vancouver_distribution@metronews.ca • **News tips:** vancouver@metronews.ca • **Letters to the Editor:** vancouverletters@metronews.ca

SCENE 2

E-books

## Brian Cox's Wonders Of Life

**By.** Brian Cox

**iPad**

**MIND THE APP**
Kris Abel
@RealKrisAbel
scene@metronews.ca

It's like falling down Alice's rabbit hole by way of Google maps. This companion book for the BBC TV series (now playing on TVO, and on the video player at ww3.tvo.org/video) beautifully envelopes its scrolling pages within immersive animation and video layers revealing the physics of monarch butterflies, robber crabs, and bent-wing bats amongst others. Cox's journey contemplates these underlying processes as exquisite insights into life itself.

Box office

## Lego holds strong lead at the box office

The Lego Movie continues to lead at the box office in its third weekend, besting 3 Days to Kill and Pompeii on their opening weekends. The film earned $31.5 million US, according to studio estimates Sunday.

**THE ASSOCIATED PRESS**

# Taking on a task of biblical proportions

Son of God producer Mark Burnett, left, on the set with actors Darwin Shaw and Diogo Morgado. Son of God opens on Friday. CONTRIBUTED

**Son of God.** The man behind Survivor and The Apprentice takes a leap of faith with a project that's personal

STEVE GOW
scene@metronews.ca

He may have helped create television hits like The Apprentice and Survivor but Mark Burnett hates the term reality TV. Instead, he prefers to call his work non-fiction storytelling. Now marking his big-screen debut with Son of God — in theatres next Friday — the question is how does the famed producer describe an epic movie about Jesus Christ?

"This is just a full-on feature film for the big-screen. It just happens to be a true story," explained Burnett during a recent interview with his wife and co-producer Roma Downey in Toronto. "With us, it is our faith."

The story of Jesus has certainly proved its endurance upon western culture, noted by Burnett in the multitudes of multi-generational art and movies that have been made about Jesus.

In particular, the devout co-producing pair felt responsible to ensure the miraculous story measured up to the rest of pop culture's productions.

"Somehow every decade, (old Bible stories) come back on, and they beat current programming," said Burnett who points out that his successful History Channel mini-series The Bible (on which much of Son of God was based) helped prove the power of faith-based entertainment.

"Clearly the Holy Spirit translates."

Burnett may have brought extensive productions like Survivor to air, but he and Downey knew taking on the narrative of Jesus of Nazareth was going to be an especially enormous task. What the duo perhaps didn't anticipate was the emotional attachment to making a project like Son of God.

"We've been invested in all the jobs we've done and we've always tried to bring our very best to those jobs, but this is different," admitted Downey.

"This isn't just bringing the best of us. This is infusing not just what we do so it resonates through everything. It's deeper than everything. It's more meaningful."

**Behind the scenes**

- **Tough shoots.** "The most challenging to film was the crucifixion sequence," admitted Roma Downey. "Even though we were just recreating it, the brutality of it, the inhumanity of it, the suffering of it (was) so upsetting for everybody."
- **The supporting cast.** "Nobody's presented as perfect people. (The Disciples) didn't know they were in the Bible. They were just real people living their lives in enormously challenging circumstances and very dangerous times, looking for hope," says Downey.

SEE NOW, PAY IN 2015†

$0 $0 0%
payments down interest

LASIK MD VISION

Starting at $490 per eye*
Book a free consultation at 1-877-663-9888 or lasikmd.com

Offer ends soon!

†Subject to Desjardins Card Services credit approval. To be eligible, patients must complete the Custom LASIK procedure on both eyes by March 31, 2014. Cannot be combined with any other offer or discount. *Prices are subject to change without prior notice and vary based on prescription strength. Applicable on a procedure for both eyes only. Other conditions may apply.

# Nyong'o calls Leto dating rumour 'crazy'

Lupita Nyong'o

She's still fairly new on the scene, but 12 Years a Slave star Lupita Nyong'o is sure getting the hang of this fame thing. She's even laughing off her first tabloid rumour: that she and fellow Oscar-nominee Jared Leto are dating. "But I thought Miley Cyrus broke us up. That was the last thing I heard," Nyong'o joked to Ellen DeGeneres during an interview. "It's crazy because when I read these rumours, I mean, they're so detailed that even I start to question if they're true or not."

# METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

**Pop goes the week**

## *Stevie Nicks pens Game of Thrones fanfic*

STARGAZING
Malene Arpe
scene@metronews.ca

**Stevie Nicks says that she's a huge fan of Game of Thrones and has written a poem about each of the characters.** Suddenly I feel less proud about my own Jamie Lannister and Hound fan fiction.

**The president of Clowns of America International says that the world is facing a clown shortage because young people just aren't that interested in becoming clowns.** "That's clearly not true," said reps for Shia LaBeouf and Justin Bieber.

**A Miley Cyrus fan throws a thong on stage during a Tacoma show and Miley puts it in her mouth.** That's disgusting and could lead to the spread of disease, but we're happy to report that the thong is OK.

**A South Carolina woman is jailed after a warrant shows that she failed to return a rental VHS copy of Monster-in-Law nine years ago.** In her defence, she was desperate for something to prop up her eight-track player.


## Web Editor/Author

**CNTVNA.com** is looking for full-time editors with knowledge of content creation for a digital platform and experience working with digital technologies. We need a creative person who is passionate about media industry, and has excellent writing skills in English.

### RESPONSIBILITIES:

- Ideate, edit and organize feature content for channel(s) of **CNTVNA.com**
- Daily management of the site, including translating, basic photo editing and main page updates
- Develop and edit contents and obtain approval from managing editor for web publication.

### MINIMUM QUALIFICATIONS:

- Bilingual in Chinese and English - ability to read and write in Chinese is a must
- Extreme versatility and ability to adapt to a multitude of different circumstances with limited resources
- Responsible, detail-oriented and organized; comfortable on set and able to work in a team environment

University graduate with a degree in English/Journalism/related majors preferable

### APPLY:

Please send resume and cover letter to: **jobs@cntvna.com**

CNTVna.com

BCIT'S
BIG
INFO SESSION
Explore your career options. All in one place.
Discover a wide variety of full-time, part-time and apprenticeship programs that will help you advance your career.
Wednesday, March 5
5–8 pm
Burnaby Campus
3700 Willingdon Avenue
Get a head start. Explore online now.
bcit.ca/biginfo
BCIT
It's your career. Get it right.

BRENT BUTT
AMY SMART
DAVID KOECHNER
NO CLUE
SHE'S THE DAMSEL. HE'S IN DISTRESS.
COMING IN 2014
You could WIN
you could win an invitation for two to the Vancouver Premiere of
NO CLUE
Star Brent Butt and director Carl Bessai in attendance!
In Theatres March 7
Visit clubmetro.com to enter
VISIT clubmetro.com TO ENTER
eone
brentbutt.com
No purchase necessary. Terms & conditions apply. For full contest details and conditions, visit clubmetro.com

LIFE 3

# Burn money now, shiver later

**Take it to the bank.**
Spend five bucks for coffee and snacks today or stash the cash for 75 grand in 30 years

GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

Hmm... Fan flames of financial ruin, or line that nest egg? ISTOCK

Have you ever heard the term "burn rate?" It refers to how fast you burn through your money.

It's a term borrowed from the corporate world that refers to the rate at which a new company uses up its venture capital to finance overhead before generating a profit.

As consumers, we are whipping through our money at such a clip that we need a new term to describe our total lack of self-control and inability to see the future consequences.

Nobody has been paying much attention to the idea of cash management in the last… well… EVER. In fact, most people who talk about financial planning don't even bring up the idea of cash management.

What is cash management? It's exactly what it sounds like. It's the management of your cash on a day-to-day basis. It's what I focus on when I work with people to get them back in touch with their money and keep them focused on managing it so it doesn't run out.

Cash management has traditionally been the domain of bankers, but bankers are doing such a crappy job of dealing with this area of their customers' financial planning that some investment houses jumped on the bandwagon a while back. It was short-lived.

Too bad. No doubt their initial enthusiasm spoke to the lack of investing that's resulting because of all that debt out there. After all, if your credit cards, lines of credit, car loans — however it is you've chosen to borrow — are now eating up $300, $500 or $700 a month in interest, how could you possibly have money to invest? Of course, the investment houses didn't do a much better job of this whole cash management thing than the banks do. Sigh. Sometimes I feel like a lone voice in the wilderness.

In all the TV shows I've made, and there have been over 180 episodes, I have never worked with anyone who didn't have to change their lifestyle to change their outcome. If you could just keep doing the same old, same old, without creating problems and wreaking havoc on your family's peace of mind, then nobody would be talking about it. And we certainly would not have needed to adapt the term "burn rate" to describe our rabid spending.

So, there is a big problem. And it's not going to go away until we admit that we've made some mistakes and commit to doing things differently.

People can get out of debt; it takes determination and gumption. People can live within their means; it takes planning and discipline. People can be happy NOT spending money; it takes having a real life.

Do you want to blithely shop yourself into the financial dumper, or do you want to become fully conscious of how you're using your money so that you can make it work for you? Wouldn't it be nice to not have to work any harder than absolutely necessary to have the life you want?

While small savings may seem inconsequential compared to the pleasure you derive from spending the money, that's a very shortsighted approach to using money as a tool. Sure, $5 a day on coffee and snacks may not add up to a whole helluva lot in five or 10 years, but the more than $75,000 you have after 30 years (assuming just a two per cent return) is much better than the alternative: zilch. Manage even one per cent more in return over the 30 years and you'll have almost $90,000. That'll go a long way to making your life more comfortable in the future.

Still not convinced? Well, since the average Canadian receives about the same from Old Age Security and the Canada Pension Plan, you can look forward to an income of about $12,000 a year if you don't take some steps today. Imagine living on $12,000 a year right now.

Did you just shiver?

**WANT TO BE SMARTER ABOUT YOUR MONEY? GO TO MYMONEYMYCHOICES.COM AND FOLLOW THE ROADMAP TO SUCCESS.**

### How to calculate your 'burn rate'

**If you've decided to take charge, why not calculate your burn rate? It'll take about a week, and here's how you do it:**

1. Make yourself up a tracking sheet. Put the days of the week across the top and some typical categories down the left-hand side. Include stuff like coffee, snacks, lunch, cigs, gas, magazines, newspapers, ... everything on which you spend money in a day.
2. Leave lots of blanks on the left because you'll be amazed at what you'll add when you see all the places where you're spending money.
3. As you go through your week, write down what you're spending. You're going to add it up, so there should be a column on the far right for Total Spent for the week for each category you've included on your worksheet.
4. Identify the point at which you spent $100 on non-essentials. That's your burn rate. Did it take you a whole week? Five days? Less than three days? What were your biggest areas of weakness? Eating out? Kids or grands? Bad habits?

- **Are you surprised at what you're spending?**

METRO CUSTOM PUBLISHING

Tax Talk

Need Advice?
Caroline Battista
Tax Analyst at H&R Block
H&R BLOCK

## Family Finances: Common-Law Taxes and Childcare

**Q** Our childcare receipts are in my husband's name. How do I claim them?

**A** It depends. Childcare expenses have to be claimed by the lower-income spouse—with a few exceptions. Unless one of the exceptions applies to you, the lower-income spouse gets the deduction. So it doesn't matter whose name is on the receipt; it is based on income. Make sure you keep all the receipts with your tax files. Childcare expenses can add up to big tax savings but they are also one of the most commonly reviewed claims. If you don't have receipts, the CRA can deny your claim.

**Q** My partner and I have been living together for 12 months but keep our finances separate. Do we have to claim common-law?

**A** Yes. The CRA has specific rules and they do not involve how you manage your bank accounts. If you have lived together for 12 continuous months, you are common-law for tax purposes. If you have a child together, you are common-law as soon as you move in together. Claiming common-law does not mean you pay more tax, but benefits like the GST/HST will be calculated based on household income. Both of you still file your own return but you can pool medical and charitable donation receipts to maximize your savings.

Visit *hrblock.ca* for a location near you

# Trade in cooing for a convo

The time for silence is not now. Speak up! ISTOCK

**Talk time.** Research shows that speaking to children early on makes a big scholastic difference — and long sentences are A-OK

The sooner you start explaining the world to your baby, the better.

That doesn't mean flash cards for tots, or merely pointing out objects: "Here's an orange. That's a bowl."

New research shows that both how much and how well parents talk with babies and toddlers help to tune the youngsters' brains in ways that build crucial language and vocabulary skills — a key to fighting the infamous "word gap" that puts poor children at a disadvantage at an even younger age than once thought.

The idea is to connect words and meaning, so the brain becomes primed to learn through context: "Let's put the orange in this bowl with the banana and the apple and the grapes."

"You're building intelligence through language," is how Stanford University psychology professor Anne Fernald explains it. "It's making nets of meaning that then will help the child learn new words."

And forget dumbed-down baby talk: Longer, more complex sentences are better.

"The advice I give mothers is to have conversations with your babies," said Erika Hoff, a psychology professor at Florida Atlantic University. "Children can hear lots of talk that goes over their head in terms of the meaning, and they still benefit from it."

The research, presented at a meeting of the American Association for the Advancement of Science, comes amid a growing push for universal preschool, to help disadvantaged youngsters catch up.

But it also begs the question of whether children from low-income, less educated families need earlier intervention, such as preschool that starts at age three instead of four, or higher quality day care or even some sort of "Let's Talk" campaign aimed at new parents to stress talking, singing and reading with tots even before they can respond. That can be difficult for parents working multiple jobs, or who may not read well or who simply don't know why it's important.

THE ASSOCIATED PRESS

**Gift of the gab**

**To understand why language processing is so important, consider this sentence**

- **"The kitty's on the bench."** If the youngster knows the word "kitty," and his or her brain recognizes it quickly enough, then he can figure out what "bench" means by the context. But if he's slow to recognize "kitty" then "bench" flies by before he has a chance to learn it.

**Not so useless chatter**

**"Children can hear lots of talk that goes over their head in terms of the meaning, and they still benefit from it."**

**Erika Hoff**
Psychology professor at Florida Atlantic University

Become a
Registered
Professional
Counsellor
in just 18 months

Train for your new career now!
Become a
Certified Life Coach

Open House on Friday March 7th
from 3:00 - 4:00
Addictions Counselling Diploma
Wellness Counsellor Diploma

www.rhodescollege.ca • 604-708-4416

RHODES WELLNESS COLLEGE

EVER FOREX
BEST EXCHANGE RATES GUARANTEED!
• Money Exchange
• Worldwide Money Transfer
• 24*7 Online Trading
Live Rates: everforex.ca • Toll Free: 1 800 699 4816
LOCATIONS IN VANCOUVER, RICHMOND, BURNABY, SURREY, MARKHAM, TORONTO & WORLDWIDE

EARN YOUR MASTER'S DEGREE IN VANCOUVER, CANADA
FROM A GLOBAL INSTITUTION

Programs Offered:
• Master of Business Administration • M.B.A. with concentration in Finance • M.B.A. with concentration in Tourism
• Master of Science in Information, Network, and Computer Security

For details, call: 888.749.7871
NYIT, 701 W. Georgia St.17th floor, Vancouver

NYIT
New York Institute of Technology
WE'RE OUT THERE. JOIN US.

CANADA'S LARGEST INTERNATIONAL UNIVERSITY AND STUDENT TRAVEL EXPO

STUDY AND GO ABROAD FAIRS

STUDY • TRAVEL • WORK • VOLUNTEER

WEDNESDAY
FEBRUARY
26

Vancouver Convention Centre

3 pm - 7 pm

FREE ADMISSION

FREE SEMINARS starting at 2 pm

Pre-register online and enter our Grand Prize Draw

www.studyandgoabroad.com

DENTAL PROGRAMS

CDI college

INFO SESSION: FEB 26TH, 4:30–6:30PM

See our new state-of-the-art labs in Surrey.
Learn about our dental programs:

- Dental Technician
- Dental Assisting
- Dental Receptionist Coordinator

LOCATION

CDI College - Surrey Campus
Suite 100, 11125 124th St.

RSVP
1.800.320.7271
focus.cdicollege.ca

facebook.com/CDICollege
twitter.com/CDICollege
youtube.com/CDICareerCollege

'Round the world wisdom

# *Add a few unique strides to your step and walk off the winter woes*

**The severe market crash in October 2008 changed my life. I started running to regain my health, both emotional and physical. Shortly after I took my first steps, I ran the Gobi March in China in June '09, followed by the Atacama Crossing in Chile in '10 and the Sahara Race in Egypt in '11. In this post, I share a lesson about life, learned from the desert.**

LESSONS FROM THE DESERT
Stéfan Danis
life@metronews.ca

February may be affecting your smiley face, but it's up you to turn it around.
ISTOCK

I started training for the Gobi March just before the 2008 holidays and six weeks in, I had created new habits that were nourishing me mentally and paying off physically. Then, February arrived with its shorter, sunless days and cold temperatures and I continued running outside in the leafless frozen forest.

All around me the blahs were in full motion. I was tired, too cold and felt I couldn't keep my New Year's resolution. Soon enough, I started thinking about pulling out of my own Gobi project.

I realized I had grown completely bored of my training routine.

I decided to turn everything upside down, hoping for a kick of new energy: I sold my car and started using transit for the first time in 25 years and once on the subway, I would race walk strangers on the escalators just to amuse myself. I stopped using elevators and walked up to my meetings. I got rid of my chair at work and started working standing, which changed the dynamics of my internal meetings to be stand-up meetings only.

I changed my running routine and mixed it up with other peripheral activities, usually tethered to an MP3 player with uplifting music. When March arrived, I was again carrying momentum; I had escaped the February blahs.

This year's record cold is affecting many people — so if it's getting to you, you're not alone. Just consider changing things up a little.

**STÉFAN DANIS IS THE CEO OF NEXCAREER AND MANDRAKE, AND THE AUTHOR OF GOBI RUNNER**

CONSUMER CHOICE AWARD 2014 VANCOUVER
2 YEAR WINNER

venez étudier le français
Learn French

New session begins
March 10, 2014

Arabic • Farsi • French
German • Italian • Japanese
Korean • Mandarin • Spanish
Portuguese • English

- Qualified and experienced teachers
- Convenient location
- Small class size
- Classes available in 11 languages

200 - 1215 W.Broadway, Vancouver
Tel. 604.739.9836
www.languages-vancouver.com

ih International House Vancouver

# Herbivores, rejoice! Chili goes vegetarian with a double hit of meatless protein

**ROSE REISMAN**
For more, visit rosereisman.com or follow her on twitter @rosereisman

Chili has to be one of the most versatile, healthy and easy foods to prepare during the winter.

Since vegetarianism is on the rise, you can use ground soy to replace the beef protein that is traditionally used in chilis. The addition of quinoa makes this a complete meal. You have a double hit of protein with the soy and quinoa. If you are not a vegetarian, you can substitute the soy for ground chicken, turkey, pork or beef.

Also, any variety of beans work well. Canned beans versus home cooked beans have excess sodium. One cup (250 ml) has 900 mg of sodium, while home-cooked beans have none.

To reduce the sodium by one-third, rinse the canned beans three times. To cook your own beans, use the quick-soak method. This entails bringing the dry beans and water to a boil, then covering and boiling for one minute. Remove the covered pot and let sit for one hour. Drain, and add cold water to cover the beans and simmer, covered for 20 minutes or just until beans are cooked.

Serve the chili in a large serving bowl and place the accompaniments in small bowls so your guests can serve themselves.

**FLASH FOOD**

From your fridge to your table in 30 minutes or less

**Ingredients**

- 2 tsp vegetable oil
- 1 cup chopped onion
- 2 tsp chopped garlic
- 1 lb of ground soy
- 2 tsp chili powder (or to taste)
- 1 1/2 tsp dried basil
- 1 tsp dried oregano
- 1/4 cup quinoa
- 2 1/2 cups homemade or store-bought tomato sauce
- 1 1/2 cup low-sodium vegetable stock
- 1 19 oz can red kidney beans, drained and rinsed
- 1/4 cup reduced-fat sour cream
- 1/4 cup shredded aged cheddar cheese
- 1/4 cup chopped green onions
- 1/4 cup chopped fresh basil or parsley

This recipe serves six. ROSE REISMAN

## Directions

**1.** Lightly coat a large saucepan with cooking spray, add the oil and set over medium heat. Add the onion and garlic and sauté for 3 minutes. Add the soy, chili powder, basil and oregano and sauté for another 5 minutes.

**2.** Add quinoa, tomato sauce, stock and kidney beans. Cover and simmer for 15 minutes or until the quinoa is tender.

**3.** Serve in bowls and garnish with the sour cream, cheddar cheese, green onions and basil.

THE BEST OF ROSE REISMAN (WHITECAP BOOKS) BY ROSE REISMAN

**SALES REPRESENTATIVE**

Who We Are: Metro is Canada's most-read national daily newspaper brand. Metro targets YAMs (youthful, active metropolitans) and reaches more than 1.6 million readers daily and 3.9 million over the course of a week. Metro launched in Canada in Toronto in 2000 and in the spring of 2012, we launched in 6 new cities. In short – we're still growing!

When you join Metro, you become part of a cross-country community. We strive to provide a culture that is engaging, flexible and creative; we value our employees and their feedback. Metro offers a comprehensive compensation and benefit package.

Metro Vancouver is seeking an experienced sales professional to achieve regional targets for print & online and other performance metrics by developing new business.

PRIMARY RESPONSIBILITIES:
- Manage and grow an assigned retail sales territory
- Design advertising programs to reflect the clients' objectives
- New Business Development
- Creatively negotiate rates
- Sell a portfolio of Metro branded products

REQUIREMENTS OF THE POSITION:
- Post secondary education in a related field
- 3 years experience in sales/media sales
- Proficient in Microsoft Office applications
- Creative, efficient, flexible & detail oriented
- Strong verbal and written communication skills
- Proven track record in profitable selling

*Interested individuals who possess the skills described above are requested to submit their resume and cover letter via email to hr@metronews.ca no later than March 14, 2013. PLEASE QUOTE: "Sales Representative – Vancouver" in the subject line. All submissions will be treated as confidential.*

metro

**Money 101.** Two couples, one year to make them richer

# The financial mission continues

In January, I introduced you to two couples on a mission to improve their finances. Throughout 2014, I will be digging into the details of each couple's money matters and offering advice to make them wealthier in less than 12 months. Since their financial debut one month ago, Anne-Marie and Peter and Carolina and Jose, have been making tremendous progress on their financial homework assignments. – Lesley-Anne Scorgie/For Metro

**Anne-Marie & Peter recap**

- Location: Toronto
- Ages: 36 and 33
- Occupations: Broadcasting and sports editing
- Total household income: $110,000
- Net worth (January 2014): $66,000
- Life stage: Expecting their first child in June 2014
- Top goals for 2014: Pay off debt, start a savings program for child's education and down payment on first home
- Homework from last month: Simplify their budget, determine the value of home they can afford and research Anne-Marie's pension plan.

PRESSMASTER/SHUTTERSTOCK

KZENON/SHUTTERSTOCK

**Carolina & Jose recap**

- Location: Calgary
- Ages: 33 and 31
- Occupations: Stay-at-home mom and roofing
- Total household income: $55,000
- Net worth (January 2014): –$32,500
- Life stage: Three daughters aged five, two and eight months
- Top goals for 2014: Pay off debt, buy a house and visit family
- Homework from last month: Put together their very first budget using a free budget template and budgeting resources. And determine the value of a home they can afford.

## Anne-Marie and Peter

LESLEY-ANNE SCORGIE
For Metro

Anne-Marie and Peter set out on a mission to simplify their current budget and find ways to cut back and save. They examined everything from the interest rates on their MBNA credit cards — both of which have introductory rates less than prime, which is super low — to their Internet and cable bills, and monthly gym membership. They also took another look at the money they currently set aside for trips.

As the couple prepares to welcome their first child, they are conscious about planning ahead for when Anne-Marie's income is reduced while she is on maternity leave.

Their current budgeting game plan is to tighten up their expenses through some frugal best practices and use that money to pay off as much debt as possible and prepare a mock maternity budget. Anne-Marie and Peter expect they will have to reduce the amount of money they typically allocate toward their debt reduction once the baby arrives.

Also weighing on their minds is the couple's hope to begin saving for a down payment to buy a home while continuing their retirement savings plans.

Anne-Marie and Peter sat down with a mortgage broker and determined that, with a 10 per cent down payment in hand, they would be able to comfortably afford to buy a home valued at up to $450,000.

### THEIR HOMEWORK

As part of their homework for next month, Anne-Marie and Peter plan to open tax-free savings accounts (TFSA). Similar to their existing RRSPs, TFSAs are great tools to save for retirement and for a down payment because the money the couple contributes to their TFSAs grows tax-free.

TFSAs are also great when it comes to saving for what-if expenses, which have a way of popping up when children arrive. Once their accounts are set up, we plan to review their budget and carve off money to put toward saving for their down payment.

Turning back to retirement planning, Anne-Marie has the opportunity to continue her pension savings while on maternity leave and has elected to do so. As RRSP contributions are due March 3, to count toward the 2013 tax year, Anne-Marie and Peter are also planning on making a contribution of between $300 and $500 each on their RRSPs.

Wondering how stuffing money into an RRSP helps achieve primary goals of debt reduction? The link is simple: An RRSP contribution now will reduce their taxes, and in Anne-Marie and Peter's case, will most likely result in a refund during tax time, which can then be applied to the couple's debts.

Also on their to-do list before March is to sit down with a professional tax adviser and myself to prepare for, and optimize, their tax benefits.

**THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.**

## Carolina and Jose

Between managing an incredibly busy household and working long hours in the roofing business, Carolina and Jose met with me earlier this month to establish their very first budget.

We documented their sources of income, primarily Jose's full-time job and child tax benefits totalling a little more than $3,600 after taxes. We then carefully examined their expenses.

Besides paying $1,600 in rent to Jose's parents each month, the couple's second largest expense is their grocery bill, which is approximately $600 each month, followed by their car payment, insurance and fuel totalling $550 per month. Debt repayment, school fees, medical expenses, cellphone and utility bills account for the remaining portion of their budget.

Thankfully, the couple is incredibly frugal and relatively debt averse, so they manage to pay for their household expenses using cash from their bank account while avoiding racking up their credit card.

With a little investigation and firm negotiation, Jose was able to reduce their cellphone and insurance bills, resulting in savings of $100 each month.

Carolina set out to further reduce their monthly grocery expenses by at least $50 through pre-planning, couponing and buying bulk items.

### THEIR HOMEWORK

With those savings, the couple has decided to focus two-thirds on paying down their debts and one-third on beginning a small savings plan, which could be used toward an eventual down payment on a home. Between this month and next, Jose and Carolina will also open their first RRSPs and tax-free savings accounts.

Carolina and Jose are committed to sticking to a budget by carefully tracking their expenses. Using an accordion file folder, the couple plans to keep track of all receipts and reconcile those with their budget every three days to ensure they are keeping on track.

Two other important topics came up in my conversation with Jose and Carolina. The first was their strong desire to make progress toward ridding themselves of debt.

So to make a sizable dent in it, I have challenged the couple to raise $500 by selling some of their possessions through an online classified ad website. That money will be enough to pay off Jose's lingering student loan. My second challenge to Jose was to start the process of exploring opportunities to find a higher-paying job.

The second important topic that surfaced was Carolina's "mommy guilt." Carolina never spends money on herself, not even treating herself to a fancy coffee once in a while. Instead, she forfeits small indulgences for her children and husband. I have encouraged Carolina to reward herself, guilt-free, in small ways from time to time. This will be helpful for her mental health and her marriage.

This coming month, Jose and Carolina will receive professional tax advice to ensure they are taking advantage of every opportunity to cut their tax bill.

# Max out your TFSA contribution, not your credit card.

**Get a $25 Bonus*** when you become a new ING DIRECT Client and open a TFSA. Plus get a special **2.50% interest rate**** on balances until April 30, 2014.

ingdirect.ca

ING DIRECT forward banking™

ING Bank of Canada and its subsidiaries have been acquired by The Bank of Nova Scotia and are no longer affiliated with ING Groep N.V. The trademarks ING, ING DIRECT, ING Lion, the ING Lion logo and any derivation, variation, translation or adaptation thereof are trademarks of ING Groep N.V. and are used under license. ™ forward banking is a trademark of ING Bank of Canada. * Offer valid from January 1, 2014 to March 31, 2014 for New Clients joining ING DIRECT with TFSA as First Product. Client must activate their TFSA Account and deposit their minimum initial deposit of $100 within 30 days of enrolment. Limit of one Bonus per person. May not be combined with any other offer. ING DIRECT will open a companion Investment Savings Account and deposit the Bonus there within 30 days of funding. ** Registered rate of 2.50% is available between January 1, 2014 and April 30, 2014 on all net new deposits made between January 1, 2014 and March 31, 2014 to qualifying Tax-Free Investment Savings Account (TFSA). Interest is calculated daily and paid monthly. Rates, like the weather, are subject to change. For full details visit **ingdirect.ca/maxout**.

Team Canada members pose with their gold medals after Sunday's 3-0 win over Sweden on the final day of the Sochi Winter Olympics. NATHAN DENETTE/THE CANADIAN PRESS

# Golden sunrise

**Transcendent team effort.** Men's hockey team successfully defends gold as sun sets on Sochi Games

As Team Canada prepared to go on to the ice for the third period against Sweden, 20 minutes from an Olympic gold medal that felt inevitable, Ryan Getzlaf was loose enough to poke some fun at coach Mike Babcock.

"He said: 'It's all about the ball hockey, guys. It's all about the ball hockey,'" Babcock recalled.

The journey started with ball hockey at the team's Olympic orientation camp in August, and it ended Sunday with a gold medal. For the past six months, from executive director Steve Yzerman to Babcock to the players, there was a business-like approach to defending the gold medal, and in Sochi the result was a Canadian team that steamrolled its competition.

"We had a gold medal summer camp, we had a gold medal selection process," Babcock said. "All that does is give you a chance, and anybody who's been at these Olympic Games knows how hard it is — basically impossible — to win. And for us to be able to execute on the biggest stage and play the way we did and there was a lot of complaints early we didn't score. I thought we were dominant."

Canada never trailed, and there was not one second this team looked like it was in danger of losing, even when it was tied in the third period against Latvia, and certainly never during the semifinal game against the United States or the final against Sweden.

Jeff Carter, brought to Sochi for his offence, called what Canada was able to do for six games a "defensive clinic." Three goals allowed, including none in the final two games, makes that an understatement.

Beating Sweden 3-0 Sunday exemplified everything Canada did right in the tournament. The Swedes couldn't generate anything because — as defenceman Alex Pietrangelo said — other teams can't score if they don't have the puck.

Swedish coach Par Marts found that out first-hand.

"Canada was much, much better this day," Marts said. "I think they played at a higher tempo; kind of frustration in this team. They had so many, many breakouts I couldn't count them, and you can't play that way against Canada."

It was never about who Canada was playing and always about what Babcock and his players wanted to do. Yzerman looked back over the past 40 years of Olympic, World Cup and Canada Cup teams and couldn't think of another group that dictated the play to opponents more than this one.

"As far as defensively, pucks staying out of the net, quality scoring chances, shots on goal, it was a pretty dominant performance by these guys," Yzerman said. "The coaching staff and players were phenomenal."

The Canadian players were more talented than everyone else, and playing such organized, fundamental hockey made them unbeatable.

"It is amazing to see the guys that have the raw talent and ability to commit themselves to doing all the little things right," said alternate captain Jonathan Toews, who scored the winner against Sweden. "We knew that's what it was going to take in this tournament to win the championship. And guys were willing to do that. So I would say it's a great team to be a part of and unlike any other team I've really been a part of."

This was unlike any other Canadian team at least since NHL players began participating in 1998. This wasn't about 17 total goals over six games or who scored them — it was about doing what it took to win. THE CANADIAN PRESS

**Stevie, why?**

**Steve Yzerman won't be going for a third Olympic gold medal.**

- Team Canada's executive director says he will not lead the team into the 2018 Olympics in Pyeongchang, South Korea.
- He leaves his post after leading Canada to back-to-back gold medals for the first time since 1948 and 1952.

**Notes on a gold medal**

**Team Canada was not without its critics throughout the Olympic tournament in Sochi. In the end, the collective voice of detractors was silenced thanks to a convincing golden performance.**
**Canada's men's Olympic hockey team successfully defended its gold-medal championship, becoming the first nation to take the top of the podium in back-to-back Olympics since NHL players began participating in 1998, thanks to a stifling 3-0 victory over Sweden.**

- You get the feeling Sidney Crosby and Jonathan Toews were born for those big-game moments. They showed that four years ago, both scoring in the gold-medal game in Vancouver. On Sunday, Crosby and Toews scored against Sweden to give Canada what would be an insurmountable lead.
- Team Canada, save for one preliminary round game, never really blew the opposition away on the scoreboard. All this team did was win, which is all that matters.
- Chris Kunitz was vilified by observers throughout the tournament, and at times, you could definitely argue he didn't play like he belonged on this team. But in the semi-final against the U.S., and the final against Sweden, he played very well. His only goal in Sochi cemented Canada's 10th gold medal of these Olympics.
- After getting past Latvia by the slimmest of margins in a grossly lopsided game, Team Canada then went on to shut out hockey powers U.S. and Sweden. In six games overall, Team Canada allowed three goals. Three. This team imposed its will on opposing teams as the tournament progressed. Like a machine. A well-oiled, golden machine.

Carey Price shut the door when Canada needed him most against the U.S. and Sweden. THE CANADIAN PRESS

Mascot White Bear sheds a tear after extinguishing the Olympic flame on Sunday. CHARLIE RIEDEL/THE ASSOCIATED PRESS

# $ochi 2014 bids a warm, fuzzy adieu

## Winter Olympics.
### Russia hails legacy of most expensive Games at closing ceremonies

Flushed with pride after a spectacular showing at the costliest Olympics ever, Russia celebrated 17 days of sport-driven global unity on Sunday night with a farewell show that hands off the Winter Games to their next host, Pyeongchang in South Korea.

Fireworks and a countdown kicked off the closing ceremony in the Fisht Olympic Stadium, packed with raucous spectators who chanted "Russia! Russia!" and were in a party mood after the high-security Games passed off safely without feared terror attacks.

The closing ceremony, a farewell from Russia with love, pageantry and protocol, started at 20:14 local time — a nod to the year that Russian President Vladimir Putin seized upon to remake Russia's image with the Olympics' power to wow.

The nation's $51-billion U.S. investment even topped Beijing's estimated $40-billion layout for the 2008 Summer Games. All-new facilities showcased how far Russia has come in the two decades since it turned its back on communism. But the Olympic show didn't win over critics of Russia's backsliding on democracy and human rights and institutionalized intolerance of gays. THE ASSOCIATED PRESS

**High praise**

**"It's amazing what has happened here."**

**IOC president Thomas Bach** congratulating Russia for a job well done in Sochi

**Doping cases**

## IOC chief taking positive outlook

Despite the disclosure of a fifth doping case on the final day of the Sochi Winter Olympics, IOC president Thomas Bach cited the positive tests as the sign of success.

During the course of the Games, Bach said more than 2,631 samples were analyzed. None of the athletes thrown out of the Games for doping won medals, and four of the five tested positive for minor stimulants that can be found in food supplements. THE ASSOCIATED PRESS

## MEDALS

| Nation | G | S | B | Total |
|---|---|---|---|---|
| Russia | 13 | 11 | 9 | 33 |
| United States | 9 | 7 | 12 | 28 |
| Norway | 11 | 5 | 10 | 26 |
| **Canada** | **10** | **10** | **5** | **25** |
| Netherlands | 8 | 7 | 9 | 24 |
| Germany | 8 | 6 | 5 | 19 |
| Austria | 4 | 8 | 5 | 17 |
| France | 4 | 4 | 7 | 15 |
| Sweden | 2 | 7 | 6 | 15 |
| Switzerland | 6 | 3 | 2 | 11 |
| China | 3 | 4 | 2 | 9 |
| South Korea | 3 | 3 | 2 | 8 |
| Czech Republic | 2 | 4 | 2 | 8 |
| Slovenia | 2 | 2 | 4 | 8 |
| Japan | 1 | 4 | 3 | 8 |
| Italy | 0 | 2 | 6 | 8 |
| Belarus | 5 | 0 | 1 | 6 |
| Poland | 4 | 1 | 1 | 6 |
| Finland | 1 | 3 | 1 | 5 |
| Britain | 1 | 1 | 2 | 4 |
| Latvia | 0 | 2 | 2 | 4 |
| Australia | 0 | 2 | 1 | 3 |
| Ukraine | 1 | 0 | 1 | 2 |
| Slovakia | 1 | 0 | 0 | 1 |
| Croatia | 0 | 1 | 0 | 1 |
| Kazakhstan | 0 | 0 | 1 | 1 |

## WHAT CANADA DID

### SUNDAY

**BOBSLEIGH**

**Men's fours** — Canada 1 (Lyndon Rush (pilot), Humboldt, Sask.; Lascelles Brown, Calgary; David Bissett and Neville Wright, both Edmonton) placed ninth overall with a combined time of three minutes 41.76 seconds after four runs; Canada 2 (Chris Spring, Calgary; Timothy Randall, Toronto; James Mcnaughton, Newmarket, Ont.; and Bryan Barnett, Edmonton) finished 13th (3:42.84); Canada 3 (Justin Kripps, Summerland, B.C.; Jesse Lumsden, Burlington, Ont.; Luke Demetre, New Glasgow, N.S.; and Graeme Rinholm, Medicine Hat, Alta.), 30th (2:50.80) - did not qualify for fourth run.

**CROSS-COUNTRY SKIING**

**Men's 50-kilometre freestyle (mass start)** — Alex Harvey, St-Ferreol-les-Neiges, Que., 19th overall in one hour 47 minutes 40.9 seconds; Ivan Babikov, Canmore, Alta., 20th (1:47:41.8); Graeme Killick, Fort McMurray, Alta., 28 (1:48:22.4); Jesse Cockney, Canmore, Alta., 56 (1:59:16.6).

**HOCKEY**

**Men** — Carey Price stopped all 24 shots he faced and Jonathan Toews scored the eventual winner as Canada successfully defended their Olympic title with a 3-0 win over Sweden in the gold-medal game.

**CLOSING CEREMONIES**

**Flag bearers** — Bobsledders Kaillie Humphries, Calgary, and Heather Moyse, Summerside, P.E.I., who won the gold medal in the women's event for the second time in as many games, were given the honour.

**FINAL RANKING**

Canada finished with 10 gold, 10 silver and five bronze, which placed them fourth overall in total medals and third-most in the gold tally (Russia led with 33 and 13, respectively).

### HOCKEY

**MEN**

**Sunday's result**

**GOLD MEDAL**

**Canada** 3 Sweden 0

**Saturday's result**

**BRONZE MEDAL**

Finland 5 United States 0

### CANADA 3, SWEDEN 0

**First Period**

1. Canada, Toews 1 (Carter, Weber) 12:55

**Penalties** — Jo. Ericsson Swe (holding) 16:55, Kunitz Cda (high-sticking) 19:47.

**Second Period**

2. Canada, Crosby 1, 15:43

**Penalties** — Silfverberg Swe (delay of game) 5:46, Berglund Swe (boarding) 19:20.

**Third Period**

3. Canada, Kunitz 1, 9:04

**Penalty** — Perry Cda (tripping) 10:12.

**Shots on goal by**

| | | | |
|---|---|---|---|
| Canada | 12 | 11 | 13—36 |
| Sweden | 11 | 9 | 4—24 |

**Goal** — Canada: Price (W, 5-0-0); Sweden: Lundqvist (L, 5-1-0). **Power plays (goals-chances)** — Canada: 0-3; Sweden: 0-2.

**Referees** — Brad Meier, United States; Kelly Sutherland, Canada. **Linesmen** — Derek Amell, Canada; Greg Devorski, Canada; Mikhail Buturlin, Russia; Roman Gofman, Russia.

**Attendance** — 11,076 at Sochi, Russia.

### BOBSLEIGH

**At Krasnaya Polyana, Russia**

**MEN'S FOURS**

**(final rankings after four runs)**

1. Russia 1 (Alexander Zubkov, Alexey Negodaylo, Dmitry Trunenkov, Alexey Voevoda), three minutes 40.60 seconds; 2. Latvia 1 (Oskars Melbardis, Daumants Dreiskens, Arvis Vilkaste, Janis Strenga), 3:40.69; 3. United States 1 (Steven Holcomb, Curt Tomasevicz, Steve Langton, Chris Fogt), 3:40.99; 4. Russia 2 (Alexander Kasjanov, Ilvir Huzin, Maxim Belugin, Aleksei Pushkarev), 3:41.02; 5. Britain 1 (John James Jackson, Stuart Benson, Bruce Tasker, Joel Fearon), 3:41.10.

6. Germany 1 (Maximilian Arndt, Marko Huebenbecker, Alexander Roediger, Martin Putze), 3:41.42; 7. Germany 2 (Thomas Florschuetz, Joshua Bluhm, Kevin Kuske, Christian Poser), 3:41.51; 8. Switzerland 1 (Beat Hefti, Alex Baumann, Juerg Egger, Thomas Lamparter), 3:41.75; **9. Canada 1 (Lyndon Rush, Humboldt, Sask.; Lascelles Brown, Calgary; David Bissett and Neville Wright, both Edmonton), 3:41.76;** 10. Germany 3 (Francesco Friedrich, Jannis Baecker, Gregor Bermbach, Thorsten Margis), 3:41.80.

**Also — 13. Canada 2 (Chris Spring, Calgary; Timothy Randall, Toronto; James Mcnaughton, Newmarket, Ont.; Bryan Barnett, Edmonton), 3:42.84; Did Not Qualify For Fourth Run — 30. Canada 3 (Justin Kripps, Summerland, B.C.; Jesse Lumsden, Burlington, Ont.; Luke Demetre, New Glasgow, N.S.; Graeme Rinholm, Medicine Hat, Alta.), 2:50.80.**

### CROSS-COUNTRY SKIING

**At Krasnaya Polyana, Russsia**

**MEN'S 50-KILOMETRE FREESTYLE (MASS START)**

1. Alexander Legkov, Russia, one hour 46 minutes 55.2 seconds; 2. Maxim Vylegzhanin, Russia, 1:46:55.9; 3. Ilia Chernousov, Russia, 1:46:56.0; 4. Martin Johnsrud Sundby, Norway, 1:46:56.2; 5. Sergei Dolidovich, Belarus, 1:47:09.5.

6. Robin Duvillard, France, 1:47:10.1; 7. Anders Soedergren, Sweden, 1:47:13.0; 8. Daniel Richardsson, Sweden, 1:47:19.6; 9. Johan Olsson, Sweden, 1:47:27.3; 10. Iivo Niskanen, Finland, 1:47:27.5. **Canadians — 19. Alex Harvey, St-Ferreol-les-Neiges, Que., 1:47:40.9; 20. Ivan Babikov, Canmore, Alta., 1:47:41.8; 28. Graeme Killick, Fort McMurray, Alta., 1:48:22.4; 56. Jesse Cockney, Canmore, Alta., 1:59:16.6.**

Darren Mattocks GETTY IMAGES FILE

# Whitecaps' offence surges in friendly

**Soccer.** Vancouver finds mesh five times vs. Jamaican side

CAM TUCKER
cam.tucker@metronews.ca

Sunday provided Vancouver Whitecaps head coach Carl Robinson another opportunity to evaluate his players, and there was a lot to take in as the pre-season continues.

The Whitecaps, playing in the Rose City Invitational in Portland, defeated Jamaican side Portmore United by a final of 5-1, thanks to five unanswered goals that included a pair from left back Jordan Harvey.

Darren Mattocks, Nicolas Mezquida and Russell Teibert also scored for the Vancouver side, which opens up the 2014 Major League Soccer regular season in less than two weeks.

Mezquida, 22, made no mistake on a left-footed boot from inside the box that got the Whitecaps on the board in the first half.

Vancouver acquired the Uruguayan midfielder via a transfer earlier this month. He played 70 minutes along with his countryman Sebastian Fernandez, a 24-year-old midfielder-striker who is on a one-year loan with a transfer option.

Scottish striker Kenny Miller also saw playing time, entering the game as a substitute in the second half.

Miller, the 34-year-old designated player, worked this winter to rehab from off-season knee surgery and has been dealing with a quad injury throughout training camp.

He had been hoping last week to get some playing time during the three-game exhibition set in Portland. He said he's also got his sights set on playing in the season opener against the New York Red Bulls on March 8.

The Whitecaps continue the Rose City Invitational on Wednesday, when they play the San Jose Earthquakes.

HYUNDAI™
OFFER ENDS FEB 28TH
FOR A LIMITED TIME
2013 ELANTRA L
OWN IT FOR ONLY $12,995*
INCLUDES $4,540 IN PRICE ADJUSTMENTS^Ω
ALL-IN PRICING INCLUDES PRICE ADJUSTMENTS^Ω, DELIVERY & DESTINATION.
2013 SONATA GL
OWN IT FOR ONLY $19,995*
INCLUDES $5,790 IN PRICE ADJUSTMENTS^Ω
ALL-IN PRICING INCLUDES PRICE ADJUSTMENTS^Ω, DELIVERY & DESTINATION.
WITH
5 YEAR COMPREHENSIVE WARRANTY††
One of the best backed warranties in Canada!
HWY: 5.2L/100 KM CITY: 7.1L/100 KM▼
Elantra Limited model shown♦
HWY: 5.6L/100 KM CITY: 8.7L/100 KM▼
Sonata Limited model shown♦
5 YEAR WARRANTY
5-year/100,000 km Comprehensive Limited Warranty††
5-year/100,000 km Powertrain Warranty
5-year/100,000 km Emission Warranty
HYUNDAI NEW THINKING. NEW POSSIBILITIES.
HyundaiCanada.com
™The Hyundai names, logos, product names, feature names, images and slogans are trademarks owned by Hyundai Auto Canada Corp. ♦Price of model shown: 2013 Elantra Limited/ 2013 Sonata Limited is $24,985/ $30,785. ▼Fuel consumption for new 2013 Elantra L Manual (HWY 5.2L/100KM; City 7.1L/100KM)/2013 Sonata GL Auto (HWY 5.6L/100KM; City 8.7L/100KM) are based on manufacturer testing. Actual fuel efficiency may vary based on driving conditions and the addition of certain vehicle accessories. Fuel economy figures are used for comparison purposes only. *Prices for Elantra L Manual/ Sonata GL Auto include Delivery and Destination charges of $1,550/$1,650. Registration, insurance, PPSA, fees, levies, charges, license fees and all applicable taxes are excluded. Delivery and Destination charge includes freight, P.D.E., dealer admin fees and a full tank of gas. ΩPrice adjustments are calculated against the vehicle's starting price. Price adjustments of up to $4,540/$5,790 available on cash purchases on 2013 Elantra L Manual/ 2013 Sonata GL Auto. Price adjustments applied before taxes. Offer cannot be combined or used in conjunction with any other available offers. Offer is non-transferable and cannot be assigned. No vehicle trade-in required. *♦ΩOffers available for a limited time, and subject to change or cancellation without notice. See dealer or HyundaiCanada.com for complete details. Dealer may sell for less. Inventory is limited. ††Hyundai's Comprehensive Limited Warranty coverage covers most vehicle components against defects in workmanship under normal use and maintenance conditions.
Jim Pattison Hyundai Northshore 855 Automall Dr. North Vancouver, 604-985-0055 D#6700
OpenRoad Hyundai 13171 Smallwood Place Richmond, 604-606-9033 D#28516
Jim Pattison Hyundai Port Coquitlam Unit B - 2385 Ottawa St. Port Coquitlam, 604-552-1700 D#30242
Langley Hyundai 19459 Langley Bypass Surrey, 604-539-8549 D#30331
Jim Pattison Hyundai Surrey 15365 Guildford Drive North Surrey, 604-582-8118 D#10977
Murray Hyundai White Rock 3150 King George Highway Surrey, 604-538-7022 D#30780
Maple Ridge Hyundai 23213 Lougheed Highway Maple Ridge, 604-467-3401 D#7356
Abbotsford Hyundai 30250 Automall Dr. Abbotsford, 604-857-2622 D#9390
Mertin Hyundai 45753 Yale Rd. Chilliwack, 604-702-1000 D#30337
Destination Hyundai 445 Kingsway Vancouver, 604-292-8188 D#31042

## Crawford goes off in OKC

Los Angeles Clippers guard Jamal Crawford shoots against Thunder defender Thabo Sefolosha on Sunday in Oklahoma City. Crawford had 36 points off the bench in the Clippers' 125-117 win. SUE OGROCKI/THE ASSOCIATED PRESS

## NBA. Nets GM: Signing openly gay Collins was 'a basketball decision'

Jason Collins has signed a 10-day contract with the Brooklyn Nets and is set to become the first active openly gay player in the NBA.

Collins will join the Nets for their game Sunday night in Los Angeles against the Lakers. The 35-year-old centre revealed at the end of last season he is gay, but he was a free agent and had remained unsigned.

Nets general manager Billy King says that "the decision to sign Jason was a basketball decision."

Jason Collins GETTY IMAGES FILE

Collins has played 12 NBA seasons, including his first seven with the Nets, when they were in New Jersey and Jason Kidd was their point guard. THE ASSOCIATED PRESS

NEED A NANNY OR SITTER?
• Unlimited use for 1yr ONLY $99.99
• Over 2000 helpers in Lower Mainland
Use "METRO20" for 20% off!
mybesthelper www.mybesthelper.com

## Horoscopes

### Aries
**March 21 - April 20**
Although you should be feeling good about yourself as the new week begins, you are advised not to go over the top in any way or the consequences could be painful.

### Taurus
**April 21 - May 21**
Fantasy and reality sometimes gets blurred and there is a danger you could cross that line and do something foolish today. If you do make a mistake, make sure you learn the lesson it has for you.

### Gemini
**May 22 - June 21**
If you want to move up in the world it won't be long before an opportunity to do so comes along. While you're waiting, try getting your health and fitness routine in better shape.

### Cancer
**June 22 - July 23**
What happens over the next few days will introduce you to news ways of making sense of the world. What you discover will make you realize that a lot of what you were taught to believe was nonsense.

### Leo
**July 24 - Aug. 23**
Make sure that you are getting paid the right amount for your talents. If you allow yourself to be cheated out of small amounts now, you will be cheated out of larger amounts later on.

### Virgo
**Aug. 24 - Sept. 23**
This week Mercury, your ruler, is still going through one of its difficult phases. Between now and Friday, when Mercury moves in your favour again, don't take it for granted that what you're being told is true.

### Libra
**Sept. 24 - Oct. 23**
Travel and social plans may have to be changed today as the planets bring to light information that casts doubt on other people's motives.

### Scorpio
**Oct. 24 - Nov. 22**
The Sun in Pisces makes this one of the best times of the year for you and when the Sun links with Jupiter next weekend you will get your reward for the efforts you have made. Between now and then though, be patient.

### Sagittarius
**Nov. 23 - Dec. 21**
Be more open with loved ones as the new week begins. If you make the effort, you will quite easily find the words that have been lacking these past few weeks — words that heal rifts.

### Capricorn
**Dec. 22 - Jan. 20**
Even if you are the kind of Capricorn who too often lets your inhibitions get in the way of having fun, you will enjoy yourself immensely over the next few days.

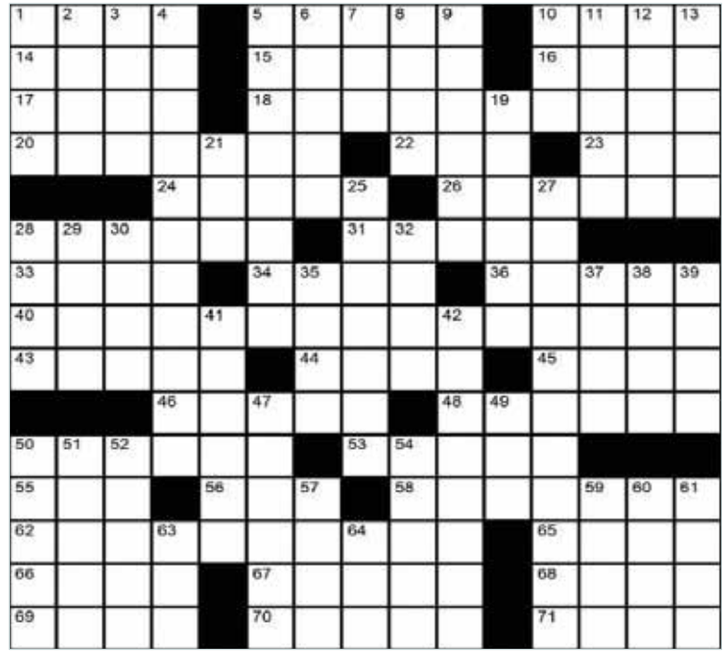
### Aquarius
**Jan. 21 - Feb. 19**
You need to protect what you have gained. Common sense tells you that your winning streak can't last forever and if you carry on taking risks, you could lose it all. Maybe it's time to cash in some of those chips.

### Pisces
**Feb. 20 - March 20**
This is very much a time to take risks. What happens around the time of the new moon on the 1st will delight you but it will be so much better if you start making creative and romantic things happen now. SALLY BROMPTON

## Crossword: Canada Across and Down

See today's answers at metronews.ca/answers.

BY KELLY ANN BUCHANAN



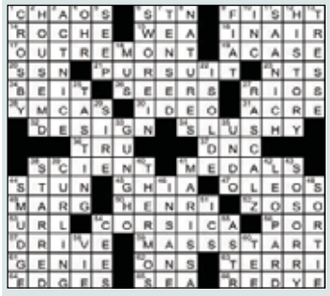
**Across**

1. Sharon, Lois & __
5. Blackthorn fruits
10. "Song for the __": Maritime folk tune
14. Ms. Falana
15. "Cityline" guest expert, Bryce __ (Homeopath)
16. Stylish
17. Rent-_-__
18. Oscar-winning film, "Terms of __" (1983)
20. Canadian-born alum of SNL, Phil __
22. Hoops org.
23. Back then
24. Despises
26. National Capital Region community
28. Saskatchewan export
31. "It's been _ __ pleasure."
33. Swedish car
34. Broadway musical, Man __ __ Mancha
36. Intimidate
40. Waiter in Hollywood, often: 2 wds.
43. Not here
44. "__! _ mouse!"
45. Pants part
46. More pleasant
48. Some countertop edgings
50. Ms. Milano
53. Ms. Graff of '80s sitcom "Mr. Belvedere"
55. Writer, Rita __ Brown
56. Tiny tallnesses
58. Dublin's country
62. Quebec: Grosse Ile and the Irish Memorial National Historic Site (Where there was a __ station from 1832 to 1937)
65. Condo purchaser's wish
66. Bear constellation
67. Major artery
68. 'E' in QED
69. "Too stuffed, thanks." = "_ __."
70. Pari __ (Impartially)
71. Phone nos.

**Down**

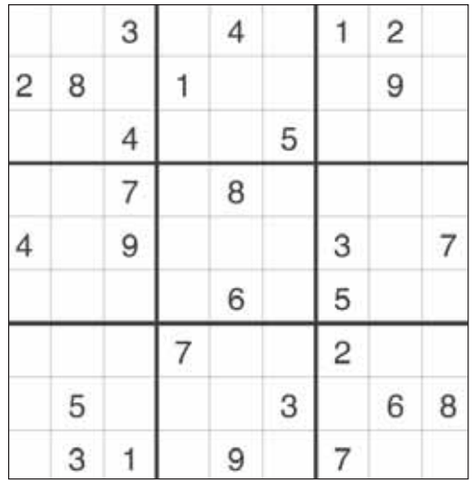
1. Ho-hum
2. __-_-Fella Records
3. Wing-like
4. Winnipeg-raised actress on new Global medical drama "Remedy": 2 wds.
5. "Welcome Back, Kotter" student
6. ELO's Jeff
7. Former
8. Paradise
9. U.S. Navy builder
10. Fancy-style 1900
11. "_ __ a Symphony" by The Supremes
12. Naomi Watts starred in the 2002 American version of this Japanese horror
13. Ontario community
19. Hotels chain
21. Humanities degs.
25. F. Murray Abraham's Oscar-winning "Amadeus" (1984) role, Antonio __
27. Alannah Myles chart-topper about Elvis: 2 wds.
28. "Over here..."
29. Pledge
30. Weight allowance
32. Placing
35. Take off
37. __ Reader (Alternative press magazine)
38. Oasis songwriter
39. "__ bien!"
41. Memoirs of a __ (Arthur Golden novel)
42. Vicki __, Vancouver-born broadcaster
47. Snooze
49. Mariner's dir.
50. Quebec: Town in the Lower Saint-Lawrence
51. Ms. Linney
52. Leavening agent
54. Buildups in dryers
57. Greek portico
59. 'Million' suffix
60. Oscar-winner Patricia
61. ABC's ballroom show
63. Ms. Dawn Chong
64. US tax bureau

## Friday's Crossword



## Sudoku

**How to play**
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.



## Friday's Sudoku

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 8 | 1 | 3 | 7 | 9 | 4 | 2 | 5 | 6 |
| 6 | 5 | 4 | 2 | 3 | 1 | 7 | 9 | 8 |
| 9 | 7 | 2 | 6 | 8 | 5 | 1 | 3 | 4 |
| 7 | 3 | 9 | 5 | 4 | 8 | 6 | 1 | 2 |
| 2 | 8 | 1 | 3 | 6 | 9 | 4 | 7 | 5 |
| 5 | 4 | 6 | 1 | 7 | 2 | 9 | 8 | 3 |
| 4 | 2 | 8 | 9 | 1 | 3 | 5 | 6 | 7 |
| 1 | 6 | 5 | 8 | 2 | 7 | 3 | 4 | 9 |
| 3 | 9 | 7 | 4 | 5 | 6 | 8 | 2 | 1 |

Today
3°/2°
Showers
40%

Tuesday
7°/2°
Partly cloudy

Know what the weather will be 14 days from now.
Check the 14 day trend.
©The Weather Network 2014

skilled immigrant infocentre
Vancouver Public Library Central Library
350 West Georgia Street
Phone: 604-331-3624
Web: skilledimmigrants.vpl.ca
Employment information for career decisions
A free service for immigrants to British Columbia
Vancouver Public Library
We acknowledge the financial support of the Province of British Columbia through the Ministry of Education
Canada
Funded by the Government of Canada's Foreign Credential Recognition Program

Sant Baljit Singh
Is Your Life in BALANCE yet ?
604-317-2747
www.santmat.net
Simple changes can bring more meaning to your life.
Create happiness and well being.
Ongoing free programs on the spiritual practice of meditation on inner Light and Sound.
Wednesdays 7 pm & Saturdays 2 pm
Centre for Peace
1825 West 16th Avenue (Room # 201)
Vancouver, BC V6J 2M3
No Public Talk on Dec. 25/13 & Jan. 1/14

FLIGHT CENTRE®
The Airfare Experts
1 866 519 5111
flightcentre.ca
Las Vegas
Flights + 3 Nights
from $369
INCLUDES accom on the Strip and roundtrip transfers.
UPGRADE to 4-star accom from $469.
Conditions apply. Ex: Vancouver. Package prices are per person, based on double occupancy for total length of stay unless otherwise stated. Prices are for select departure dates and are accurate and subject to availability at advertising deadline, errors and omissions excepted, and subject to change. Taxes & fees include transportation related fees, GST/HST and fuel supplements and are approximate and subject to change. BC REG: #HO2790

# New York flights from $559!

Including $200* hotel credit per room, Plaza Premium Lounge access^ and pre-assigned seat selection≠.

All advertised prices include taxes & fees.

## Flight Centre Exclusive Offer

### New York
from $559
Travel Apr 9 - Apr 16

INCLUDES roundtrip flights, $200* hotel credit per room, Plaza Premium Lounge access^, and pre-assigned seat selection≠.

## Canada & USA Flights

### Toronto
from $549
Travel Mar 5 - Mar 12

| | |
|---|---|
| **Las Vegas** Travel Mar 12 - Mar 18 | from $339 |
| **Los Angeles** Travel Mar 26 - Apr 4 | from $355 |
| **Phoenix** Travel Mar 10 - Mar 17 | from $355 |
| **San Francisco** Travel Mar 12 - Mar 19 | from $359 |
| **Edmonton** Travel Mar 13 - Mar 20 | from $429 |
| **Calgary** Travel Apr 7 - Apr 22 | from $465 |
| **Miami** Travel Mar 4 - Mar 11 | from $555 |
| **Halifax** Travel Mar 20 - Mar 25 | from $785 |

## Air Canada Offer

### Receive a FREE^Δ Meal Voucher

Purchase select roundtrip Air Canada domestic or USA flights and receive a free meal/drink voucher exclusively from Flight Centre. Conditions apply.

*We have deals you won't find anywhere else!*

## Sun Destination Flights

### Honolulu
from $479
Travel Mar 6 - Mar 12

| | |
|---|---|
| **Maui** Travel Mar 5 - Mar 11 | from $479 |
| **Cancun** Travel Mar 4 - Mar 11 | from $485 |
| **Los Cabos** Travel Mar 9 - Mar 16 | from $499 |
| **Puerto Vallarta** Travel Mar 10 - Mar 17 | from $505 |
| **Costa Rica** Travel Mar 11 - Mar 18 | from $765 |

## International Flights

### London
from $905
Travel Apr 23 - Apr 30
Business class from $2899.

| | Economy from | Business from |
|---|---|---|
| **Hong Kong** Travel Mar 6 - Mar 20 | $959 | $3419 |
| **Paris** Travel Jun 5 - Jun 20 | $1005 | $3599 |
| **Bangkok** Travel Mar 6 - Mar 20 | $1025 | $3199 |
| **Dubai** Travel Apr 8 - Apr 23 | $1099 | $4589 |
| **Sydney** Travel Mar 25 - Apr 9 | $1465 | $4715 |

## Multi-city Flights

### Hawaii
from $755
Travel Apr 15 - Apr 30
Vancouver – Honolulu – Maui – Vancouver

| | |
|---|---|
| **New York & Toronto** Travel Apr 14 - Apr 28<br>Vancouver – New York – Toronto – Vancouver | from $889 |
| **South America** Travel Apr 15 - May 6<br>Vancouver – Miami – Lima – Quito – Vancouver | from $1385 |
| **Southeast Asia** Travel May 1 - May 29<br>Vancouver – Manila – Ho Chi Minh City – Siem Reap – Bangkok – Vancouver | from $1655 |

## Canada & USA

### Las Vegas
Flights + 3 Nights
from $369

INCLUDES accom on the Strip and roundtrip transfers. UPGRADE to 4-star accom from $469. UPGRADE to 4.5-star accom from $555. UPGRADE to 5-star accom from $599.

**Whistler** 3 Nights 4-Star from $225pp
INCLUDES all-suite accom in the Village. ADD 2-day lift ticket from $185.

**Big White** 3 Nights from $279pp
INCLUDES accom steps from ski lifts. ADD 2-day lift ticket from $135.

**New York** Flights + 3 Nights from $715
INCLUDES Manhattan accom.

**Miami** Flights + 4 Nights from $779
INCLUDES north Miami Beach accom. UPGRADE to 4-star accom from $835. ADD Everglades and Biscayne Bay boat tour from $129.

**Honolulu** Flights + 7 Nights from $899
INCLUDES Waikiki accom. ADD surf lessons from $95.

## Long Stay Vacations

### Cancun
Flights + 21 Nights
from $1955

INCLUDES central accom at a beachfront resort. ADD underwater museum snorkeling tour from $57.

**Tampa** Flights + 21 Nights from $2095
INCLUDES central accom near attractions. BONUS daily breakfast included. ADD 21-day car rental from $422.

Official travel services supplier of the Canadian Olympic & Paralympic Teams

OFFICIAL SUPPLIER
FOURNISSEUR OFFICIEL

## All-inclusive Packages

### Varadero
7 Nights 4-Star
from $1029

UPGRADE to 4.5-star accom from $1249.

**Riviera Maya**
6 Nights 4.5-Star from $1035

**Los Cabos**
7 Nights 4-Star from $1079
UPGRADE to 4.5-star accom from $1299.

**Puerto Vallarta**
7 Nights 4-Star from $1089
UPGRADE to 5-star accom from $1289.

**Riviera Nayarit**
7 Nights 4.5-Star from $1169

## California Vacations

### San Francisco
Flights + 3 Nights
from $579

INCLUDES downtown accom. UPGRADE to 4-star accom from $799. ADD wine country tour from $89.

**San Diego** Family Special
Flights + 4 Nights from $535◊
INCLUDES Mission Valley accom. Price per person based on family of 4. ADD San Diego Zoo from $55/adult, $45/child (ages 3-11). BOOK this package based on double occupancy from $655.

**Los Angeles**
Flights + 3 Nights from $615
INCLUDES accom in North Hollywood near attractions. BONUS free shuttle to Universal Studios, Citywalk and metro station included. ADD 1-day Universal Studios general admission from $95.

**Palm Springs**
Flights + 3 Nights 4 Star from $709
INCLUDES central accom.

FLIGHT CENTRE® The Airfare Experts

flightcentre.ca
More great deals online!

24/7 1 866 317 0953
950 Airfare Experts across Canada.

*Conditions apply. Ex: Vancouver. ‡Ex: Bellingham. All advertised prices include taxes & fees. Air only prices are per person for return travel unless otherwise stated. Package, cruise, tour, rail & hotel prices are per person, based on double occupancy for total length of stay unless otherwise stated. All-inclusive vacations include air. pp=per person. Prices are for select departure dates and are accurate and subject to availability at advertising deadline, errors and omissions excepted, and subject to change. Taxes & fees include transportation related fees, GST/HST and fuel supplements and are approximate and subject to change. ◊Price is per person for quad occupancy (2 adults & 2 kids ages 2-17) for total length of stay unless otherwise stated. *$200 hotel credit is per room and valid for a total of 5 nights minimum stay and based on twin/double occupancy except New York which has a 3 night minimum stay. ^Plaza Premium Lounge Access only available in Vancouver, Toronto and Edmonton. ≠Pre-Assigned Seat Selection is free on most routes with the exception of Hawaii, New York, Bangkok and Johannesburg which will require an additional fee. ΔLimit one (1) voucher per person. Valid on new Air Canada bookings only made in-store at Flight Centre locations in Canada. Valid for travel anytime. Not valid on bookings made at www.flightcentre.ca. Only valid on select Canadian or USA destinations where meal service is offered on the flight, ask your Flight Centre consultant for applicable flights. Flight must be operated by Air Canada. Not valid on codeshare flights, group bookings or child & infant fares. Not combinable with any other offers, discounts or promotions unless otherwise specified. Discount not valid with Air Canada Vacations. Offer may be withdrawn at anytime without notice. Additional restrictions may apply, speak with your Flight Centre consultant. Offer expires Feb 28, 2014. †We will beat any written quoted airfare by $1 and give you a $20 voucher for future travel. "Fly Free" offer applies only where all "Lowest Airfare Guarantee" criteria are met but Flight Centre does not beat quoted price. Additional important conditions apply. For full terms and conditions visit www.flightcentre.ca/lowestairfareguarantee-flyfree. BC REG: #H02790*